

Amendments to the Specification

Please add the following new paragraphs at page 12, line 13, after the paragraph that reads, "Fig. 7 illustrates an exemplary series of icons forming an animation sequence in a graphical user interface embodiment of the invention.":

Fig. 8A is a flowchart illustrating the steps involved in managing a credit application, and

Fig. 8B illustrates one embodiment of selectively forwarding credit application data to remote funding source terminal devices as depicted in Fig. 8A.